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in like manner covenant and agree, that should they fail in this particular, and the said Myersville Savings Bank pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

Witness our hands and seals this 23rd day of February, 1929.

Test: Sallie R. Marker

Frank O. Lowery

(SEAL)

Della E. Lowery

(SEAL)

State of Maryland, Frederick County, to-wit:

I hereby certify that on this 23rd day of February, in the year Nineteen Hundred and Twenty Nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared Frank O. Lowery and Della E. Lowery his wife each personally known to me to be the above named mortgagors, and did each acknowledge the foregoing mortgage to be their act.

Given under my hand and Notarial seal the date above written.

Place of Notarial Seal

Sallie R. Marker

Notary Public

State of Maryland, Frederick County, to-wit:

Ninetween Mundred and Twenty Mine, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared William S. Wachtel, Treasurer and agent of the Myersville Savings Bank, mortgagee, and made oath in due form of law that the consideration stated in said mortgage is true and bona-fide as therein set forth; and the said William S. Wachtel, Treasurer and Agwnt also further made oath in due form of law, that said mortgagee has not required the mortgagors their, agent or attorney, or any person for the said mortgagors, to pay the tax levied upon the interest covenanted to be paid, in advance, nor will said mortgagee require the same to be paid by the mortgagors, or by any person for them, during the existence of this mortgage; and said affiant further in due form of law made oath that he is the agent of said mortgagee; and authorized by said mortgagee